

### National Flood Insurance Program Update

The National Flood Insurance Program (NFIP), which provides reliable, affordable flood insurance coverage for millions of American homes and businesses, has recently relied on Congress to pass a series of short-term program extensions. Unfortunately, lapses between these extensions have left some homeowners and prospective homebuyers in the 13<sup>th</sup> District unable to buy flood insurance and finalize their home purchases.

#### Short Term Extension Efforts

The House of Representatives has voted to extend the NFIP through September 30, 2010 by passing H.R. 5569, the National Flood Insurance Program Extension Act but H.R. 5569 is still pending action by the Senate.

#### Long Term Extension Efforts

While short-term solutions continue to be worked out in Congress, I have cosponsored H.R. 5114, the Flood Insurance Reform Priorities Act. This important bill would reauthorize the NFIP for five years. Additionally, this legislation would work to increase the maximum coverage limits for flood insurance policies to accommodate inflation and higher housing costs. H.R. 5114 is currently pending a full vote before the House of Representatives.

I understand the importance of reauthorizing the NFIP and ensuring that Americans have access to reliable flood insurance. Do not hesitate to contact my Washington, DC office at (202) 225-7919 should you have further questions or concerns regarding the NFIP.